S/N 10/724315 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: KASOWER Examiner:

FIELDS.

10/724315

Group Art Unit:

3684

Tane Schommer

Serial No.:

Name:

20168.0004USU1

Filed: Title:

Docket No .: November 26, 2003

BENJAMIN S

METHOD FOR DETERMINING INSURANCE BENEFITS AND PREMIUMS FROM DYNAMIC CREDIT INFORMATION

CERTIFICATE OF TRANSMISSION

I hereby certify that the papers listed below are being transmitted by EFS Web to: Mail Sto ner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 3, 2010.

NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERENCES

Mail Stop: AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. § 41.31(a), Applicant(s) hereby appeal to the Board of Patent Appeals and Interferences from the final rejection of claims 1, 3, 4, 8, and 22-29, 31-33, 35 and 37-40 in the above-identified application, as set forth in the final Office Action mailed February 3, 2010 and the Advisory Action mailed May 7, 2010.

Please charge Deposit Account No. 50-3478 in the amount of \$270.00 to cover the required fee for a small entity for filing the Notice of Appeal as set forth under 37 C.F.R. § 41.20(b)(1).

Serial No.: 10/724315
Title: METHOD FOR DETERMINING INSURANCE BENEFITS AND PREMIUMS FROM DYNAMIC CREDIT

Please charge any additional fees or credit any overpayment to Deposit Account

No. 50-3478.

INFORMATION (AS AMENDED)

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PATENT TRADEMARK OFFICE

Dated: June 3, 2010

Respectfully submitted,

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